IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF OKLAHOMA

IN RE: Russell and Alisha Brooks	}	CASE NO. 15-80927
	}	CHAPTER 13

DEBTOR(S).

Dated: 5-10-16

MODIFIED PLAN AND SUMMARY, NOTICE OF INCORPORATION OF TERMS OF ORIGINAL PLAN AND STATEMENT OF MATERIAL CHANGES TO TREATMENT OF CLA IMS

Comes now the Debtor(s) and files their First Modified Plan and Summary, Notice of Incorporation of Terms of Original Plan and Statement of Changes to Provisions of Secured Claims.

- 1. The Debtor(s) have attached hereto their First Modified Plan and Summary which provides for a term of 60 months.
- 2. All terms contained in the Confirmed Plan (except the Summary) as Confirmed by the Court on 8-29-15 (Docket Entry #2) are incorporated by reference.
- 3. A Motion to Modify the Plan is being filed contemporaneously with this Modified Plan pursuant to the Fed. R. Bankr. P. and this Court's Local Rule 3015-3.
- 4 . Pursuant to 11 U.S.C. §1329(b)(2) the Modified Plan and Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
- 5. Only the following secured claims have been affected by the modifications contained in the Amended Summary attached:

Creditor	<u>Collateral</u>	Description of the Change
Ford Motor Credit	2006 Ford Escape	to reduce secured claim to 0.00 as no proof of
		claim was filed
American Fin. Resources	Homestead real prop	to reduce arrearage claim to 0.00 as no proof of
		claim was filed

6. The distribution to Unsecured creditors remains unchanged at 0.00 % due to the modifications.

/s/ Terry D. Bigby

Terry D. Bigby, OBA 11758 429 S. Muskogee Ave. Tahlequah, OK 74464 918-456-1782 405-543-1412 fax

terry@bigbylaw.com

A MODIFIED SUMMARY MUST BE ATTACHED TO THIS MODIFIED PLAN.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF OKLAHOMA

IN RE: Russell and Alisha Brooks	}	CASE NO. 15-80927
	}	CHAPTER 13

CERTIFICATE OF MAILING

Terry D. Bigby, attorney for Debtors, does hereby certify that on 5-10-16, true and correct copies of the Modified Plan and Summary Notice of Incorporation of Terms of Original Plan And Statement of Material Changes to Treatment of Claims were mailed by electronic mail or first class mail with proper postage prepaid to all creditors listed on the mailing matrix and all interested parties.

/s/ Terry D. Bigby Dated: May 10, 2016

> Terry D. Bigby, OBA 11758 429 S. Muskogee Ave. Tahlequah, OK 74464 918-456-1782 405-543-1412 fax terry@bigbylaw.com

Summary of Plan

Russell and Alisha Brooks Case No. 15-80927 Dated: 5/5/2016

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Mos Paid	Total Amt. Paid by Trustee
I.A.	2006 Ford Escape	Ford Motor Credit	\$ -		0.0000%	1	60		Trustee	60	\$0.00
I.A.									Trustee Trustee	1	\$0.00 \$0.00
I.A.									Trustee	1	\$0.00
I.A.									Trustee	1	\$0.00
I.A.									Trustee	1	\$0.00
I.A.									Trustee	1	\$0.00
I.A.									Trustee	1	\$0.00
I.A.									Trustee Trustee	1	\$0.00 \$0.00
II.A.		+						ψ0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.A.	homestead	American Financial Resources	\$ 118,202.95		contract	1	60	\$955.35		60	\$57,321.00
II.B.	homestead	American Financial Resources	\$ -		0.0000%	1	60		Trustee	60	\$0.00
II.B.	homestead	American Financial Resources	\$ -		0.0000%	1	60	\$0.00	Trustee	60	\$0.00
II.A. II.B.								90.00	Trustee Trustee	1	\$0.00 \$0.00
II.B.			\$ -						Trustee	1	\$0.00
II.A.		<u> </u>	Ψ					ψ0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
I.B.								-	Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
III.A. III.B.		+	 		ļ				Trustee	1	\$0.00 \$0.00
III.B.									Trustee Trustee	1	\$0.00
IV.A.	Attorney Fees	Terry D. Bigby		1					Trustee	- 1	\$2.860.00
IV.B.	Taxes	IRS							Trustee		\$3,487.70
IV.B.	Taxes	Oklahoma Tax Commission							Trustee		\$564.19
IV.B.									Trustee		-
IV.B.									Trustee		
IV.B.									Trustee		A 04.000.00
Total											\$64,232.89
			Applicable Commitment Period		Plan	D	F., .1	Ma Dout		# Maa	Ame Daid
						Beg		Mo Pmt	5 1.		Amt. Paid
Class	V Executory Contracts:		36		60	1	2	\$1,545.00		2	\$3,090.00
There	e are no other executory contracts.										
						3	8	\$1,552.00	Debtor	6	\$9,312.00
						9	_	\$1,552.00 \$1,135.00		52	\$9,312.00 \$59,020.00
							_				\$59,020.00 \$0.00
				T PAID INTO PLAN			_		Debtor	52	\$59,020.00 \$0.00 \$71,422.00
			Trustee Fee (10°	%)	B. creditors	9	60		Debtor	52	\$59,020.00 \$0.00 \$71,422.00 \$7,142.20
			Trustee Fee (10° Total paid to Cla	%) ss I, II, III, IV.A and IV.		9 above	60		Debtor	52	\$59,020.00 \$0.00 \$71,422.00 \$7,142.20 \$64,232.89
			Trustee Fee (10° Total paid to Cla Amount to be pa	%) ss I, II, III, IV.A and IV. id to Class IV.C. Unse	cured Claim	above	60	\$1,135.00	Debtor	52	\$59,020.00 \$0.00 \$71,422.00 \$7,142.20 \$64,232.89 \$0.00
			Trustee Fee (10 st Total paid to Cla Amount to be pa Amount by which	%) ss I, II, III, IV.A and IV.	cured Claim f positive the	above s: en plan	60	\$1,135.00 ble).	Debtor Debtor	52	\$59,020.00 \$0.00 \$71,422.00 \$7,142.20 \$64,232.89 \$0.00 \$46.91
	ABOVE MEDIAN DISPOSABLE INCO Monthly Net Disposable Income: (Fo Disposable Income to Unsecured Cr	rm 22C, L. 59)	Trustee Fee (10 st Total paid to Cla Amount to be pa Amount by which	%) ss I, II, III, IV.A and IV. id to Class IV.C. Unse n plan is not feasible (I' o Class IV.C. claims (r	cured Claim f positive the non-priority u	above s: en plan insecui	is feasi red crec	\$1,135.00 ble). litors) is zero the litors of the litors o	Debtor Debtor nen actua	52	\$59,020.00 \$0.00 \$71,422.00 \$7,142.20 \$64,232.89 \$0.00 \$46.91 t is zero.
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Form SP Post-Act 07012011(for Plan form 07-01-2011)